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PATENT
Attorney Docket No.: 020375-041700US

TOWNSEND and TOWNSEND and CREW LLP

By: /Joni E. Peterson/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Lisa C. Tidwell et al.

Application No.: 10/731,212

Filed: December 9, 2003

For: SYSTEMS AND METHODS FOR
ASSESSING THE RISK OF FINANCIAL
TRANSACTION USING GEOGRAPHIC-
RELATED INFORMATION

Customer No.: 20350

Confirmation No. 4614

Examiner: John H. Holly

Technology Center/Art Unit: 3694

AMENDMENT

Via EFS-Web

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed September 17, 2008, please enter the following amendments and remarks. This paper is filed along with a Petition for Extension of Time for a one month extension of time, extending the deadline for responding to the Office Action to January 17, 2009. Because January 17, 2009 fell on a Saturday, and because Monday, January 20, 2009, was a federal holiday, and this paper is filed on the next business day after January 17, 2009, this paper is believed to be timely filed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.